

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dominick Talarico
Maureen Talarico
Debtors

Case No. 17-02412-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: pdf002

Page 1 of 2
Total Noticed: 61

Date Rcvd: Nov 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2017.

db/jdb
cr
4932055 +Dominick Talarico, Maureen Talarico, 128 North Edwards Court, Scranton, PA 18504-2020
4932057 +NET Federal Credit Union, 119 Mulberry Street, Scranton, PA 18503-1207
4932058 +Aaron's, 309 East Paces Ferry Road NE, Suite 1100, Atlanta, GA 30305-2385
4932059 +Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365-5010
4932060 +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
4982414 +City of Scranton, City Hall, 340 North Washington Avenue, Scranton, PA 18503-1582
+Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
Directv, LLC, by American InfoSource LP as agent, PO Box 5008,
Carol Stream, IL 60197-5008
4932066 Disney Movie Club, P.O. Box 758, Neenah, WI 54957-0758
4932067 +Durham & Durham LLP, 5665 New Northside Drive, Suite 510, Atlanta, GA 30328-4649
4932068 Emergency Services PC, P O Box 319, Dunmore, PA 18512-0319
4932070 Geisinger, P.O. Box 789276, Philadelphia, PA 19178-9276
4932071 Geisinger CMC, P.O. Box 824719, Philadelphia, PA 19182-0001
4941572 +John Fisher, Esq., 126 South Main Street, Pittston, PA 18640-1741
4932074 +KML Law Group, P.C., BNY Independence Center, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
4932073 +Keystone Prosthetics & Ortho, 334 Main Street Suite 2, Dickson City, PA 18519-1770
4946730 +LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434
(address filed with court: Lendmark Financial Services, LLC, 2118 Usher Street,
Covington GA 30014)
4932075 +Lakeview Loan Servicing LLC, 4425 Ponce De Leon Blvd, 5th Fl, Mail Stop, MS5/25,
Coral Gables, FL 33146-1837
4932076 +Lendmark Financial Ser, 1506 Klondike Rd, Conyers, GA 30094-5173
4932077 +Lendmark Financial Services, 1753 Keyser Avenue, Scranton, PA 18508-1215
4932078 +Liberty Mutual Insurance, 100 Liberty Way, Dover, NH 03820-4597
4932081 +Medical Data Systems I, 2120 15th Ave, Vero Beach, FL 32960-3436
4932080 +Medical Data Systems I, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
4932082 +Medpsych Consultants LLC, 800 Oak Street, Scranton, PA 18508-1255
4932084 +Moses Taylor Hospital, P.O. Box 88107, 700 Quincy Avenue, Scranton, PA 18510-1798
4941573 +NET Federal Credit Union, 126 South Main Street, Pittston, PA 18640-1739
4932085 +Net Federal Cu, 920 Oak St, Scranton, PA 18508-1236
4932086 +Northeast Revenue Service LLC, Scranton City Hall, Treasurers, 340 North Washington Avenue,
Scranton, PA 18503-1546
4932087 +Pasi Professional Account Services, P.O. Box 188, Brentwood, TN 37024-0188
4932088 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
4932089 Pennsylvania Physician Services, Mailstop: 49111298, P.O. Box 660827,
Dallas, TX 75266-0827
4932091 +Physicians Health Alliance, P.O. Box 618, Dunmore, PA 18512-0618
4932092 +Provident/shore Mortga, 770 S Adams, Birmingham, MI 48009-6946
4932094 +Radiological Consultants, Inc., P.O. Box 371863, Pittsburgh, PA 15250-7863
4932093 +Radiological Consultants, Inc., P.O. Box 16655, Jacksonville, FL 32245-6655
4932095 +Regional Hospital of Scranton, 746 Jefferson Avenue, Scranton, PA 18510-1624
4932097 +SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit Llc, Po Box 506, Gurnee, IL 60031)
4932096 +Scranton Ortho Specialists, 334 Main Street, Dickson City, PA 18519-1769
4932100 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
4932101 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4944438 +E-mail/Text: csc.bankruptcy@amwater.com Nov 01 2017 19:21:53 AMERICAN WATER, P.O. BOX 578,
ALTON, IL 62002-0578
4983464 +E-mail/Text: g20956@att.com Nov 01 2017 19:21:40 AT&T Mobility II LLC,
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
BEDMINSTER, NJ. 07921-2693
4932056 +E-mail/Text: EBNProcessing@afni.com Nov 01 2017 19:21:15 Afni, Inc., P.O. Box 3097,
Bloomington, IL 61702-3097
4973551 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 01 2017 19:38:57
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
4932061 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 01 2017 19:21:52 Credit Coll,
Po Box 607, Norwood, MA 02062-0607
4932062 +E-mail/Text: bankruptcy_notifications@ccsusa.com Nov 01 2017 19:21:52
Credit Collection Services, Payment Processing Center, P.O. Box 55126,
Boston, MA 02205-5126
4932063 +E-mail/PDF: creditonebknofications@resurgent.com Nov 01 2017 19:19:33 Credit One Bank Na,
Po Box 98875, Las Vegas, NV 89193-8875
4937032 +E-mail/Text: bankruptcy@cbtno.com Nov 01 2017 19:22:04 Crescent Bank & Trust,
P.O. Box 61813, New Orleans, LA 70161-1813
4932064 +E-mail/Text: bankruptcy@cbtno.com Nov 01 2017 19:22:04 Crescent Bank And Trus,
5401 Jefferson Hwy Ste D, Harahan, LA 70123-4232
4932065 +E-mail/Text: mrdiscen@discover.com Nov 01 2017 19:20:25 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4932069 +E-mail/Text: Banko@frontlineas.com Nov 01 2017 19:22:01 Frontline Asset Strategies LLC,
2700 Snelling Avenue N Suite 250, Roseville, MN 55113-1783

4932072 E-mail/Text: bankruptcy@greenskycredit.com Nov 01 2017 19:20:25 GreenSky Trade Credit,
P.O. Box 933614, Atlanta, GA 31193-3614

4944397 +E-mail/Text: camanagement@mtb.com Nov 01 2017 19:20:47 Lakeview Loan Servicing, LLC,
c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288

4932079 E-mail/Text: camanagement@mtb.com Nov 01 2017 19:20:47 M & T Bank, 1 Fountain Plaza,
Buffalo, NY 14203

4932083 E-mail/Text: bankruptcydpt@mcmcg.com Nov 01 2017 19:21:07 Midland Credit Management, Inc.,
P.O. Box 60578, Los Angeles, CA 90060-0578

4980332 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 01 2017 19:21:07 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
WARREN, MI 48090-2011

4949432 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 01 2017 19:38:57
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4932098 +E-mail/Text: bankruptcy@sw-credit.com Nov 01 2017 19:21:09 Southwest Credit Syste,
4120 International Pkwy, Carrollton, TX 75007-1958

4932099 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Nov 01 2017 19:21:19
State Farm Insurance, P.O. Box 588002, North Metro, GA 30029-8002

4938375 E-mail/Text: bkrcy@ugi.com Nov 01 2017 19:21:47 UGI Utilities, Inc., PO Box 13009,
Reading PA 19612

4953570 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 01 2017 19:25:03 Verizon,
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Crescent Bank & Trust, P.O. Box 61813, New Orleans, LA 70161-1813

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

4932090* +Pennsylvania Physician Services, Mailstop: 49111298, P.O. Box 660827,
Dallas, TX 75266-0827

4947284* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit, LLC, 950 Technology Way, Suite 301,
Libertyville, IL 60048)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmlawgroup.com
John Fisher on behalf of Creditor NET Federal Credit Union johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
Raymond W. Ferrario on behalf of Debtor 2 Maureen Talarico raymondwferrariopc@comcast.net,
ferrariobk@comcast.net
Raymond W. Ferrario on behalf of Debtor 1 Dominick Talarico raymondwferrariopc@comcast.net,
ferrariobk@comcast.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Crescent Bank & Trust ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

: (Indicate 1ST, 2ND, 3RD, 4TH, etc.)

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and the attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding accordingly. Debtor(s) is responsible for all post-petition mortgage payments due prior to the initiation of conduit mortgage payments.
3. Debtor(s) shall take appropriate action to ensure that all applicable wage attachments are adjusted to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor(s) is at or under median income
☐ Debtor(s) is over median income. Debtor(s) calculates that a minimum of \$0.00 must be paid to unsecured, non-priority creditors in order to comply with the Means Test.

B. Liquidation of Assets

1. In addition to the above specified plan payments, Debtor(s) shall dedicate to the plan proceeds in the estimated amount of \$ ____ from the sale of property known and designated as _____. All sales shall be completed by _____. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

2. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:
3. The Debtor estimates that the liquidation value of this estate is \$0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

2. SECURED CLAIMS

- A. Pre-Confirmation Distributions. Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Address	Account #	Estimated Monthly Payment
Crescent Bank And Trust	5401 Jefferson Hwy Ste D; Harahan, LA 70123	100127101350001	\$237.02
NET Federal Credit Union	119 Mulberry St; Scranton, PA 18503	18727204	\$434.63
M & T Bank	1 Fountain Plaza; Buffalo, NY 14203	7380091236596	\$763.00

The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.

Upon receipt, Debtor shall mail to the Trustee all notices from mortgagees including statements, payment coupons, impound and escrow notices, and notices concerning changes of the interest rate on variable interest rate loans. If any such notice informs the Debtor that the amount of the payment has increased or decreased, the change in the plan payment to the Trustee will not require modification of this plan.

- B. Mortgages and Other Direct Payments by Debtor. Payments will be made outside the plan according to the original contract terms, with no modification of contract terms, unless otherwise agreed to by the contracting parties, and with liens retained. All mortgage and other lien claim balances survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Contractual Monthly Payment	Principal Balance of Claim
-NONE-			

- C. Arrears. The Trustee shall distribute the amount of pre-petition arrearages set forth in the allowed proof of claim to each secured creditor set forth below. If the Debtor or the Trustee objects to a proof of claim and the objection is sustained, or if the plan provides for payment of amounts greater than the allowed proof of claim, the creditor's claim will be paid in the amount allowed by the court.

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
M & T Bank	128 North Hennessy Court or 128 North Edwards Court Scranton, PA 18504 Lackawanna County Recorded in Lackawanna County Recorder of Deeds Office on June 4, 2012; PIN 14518030027; Appraisal done by J. Conrad Bosley in May, 2017.	\$18,070.92	\$3,052.00	\$21,122.92
Crescent Bank	2012 Suzuki Kizashi 33,000 miles Good condition; KBB value	\$1,417.15	\$948.08	\$2,365.23

- D. Secured Claims Paid According to Modified Terms. These amounts will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. THE LIENS WILL BE AVOIDED OR LIMITED THROUGH THE PLAN OR DEBTOR(S) WILL FILE AN ADVERSARY ACTION TO DETERMINE THE EXTENT, VALIDITY, AND PRIORITY OF THE LIEN (Select method in last column):

Name of Creditor	Description of Collateral	Modified Principal Balance	Interest Rate	Total Payment	Plan* or Adversary Action
Aaron's	Living Room Furniture	\$1,000.00	4%	\$1,080.00	Plan
Snap-on Credit LLC	Mechanical tools of trade	\$2,147.43	4%	\$2,640.00	Plan

* "PLAN" INDICATES THAT THE DEBTOR(S) PROPOSES TO AVOID OR LIMIT THE LIEN OF THE CREDITOR IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION PURSUANT TO SECTION 506(a). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR MUST FILE AN OBJECTION TO THIS PLAN. OTHERWISE CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

- E. Other Secured Claims. (Including conduit payments)

Name of Creditor	Description of Collateral	Principal balance of Claim	Interest Rate	Total to be paid in plan
Crescent Bank And Trust	2012 Suzuki Kizashi 33,000 miles Good condition; KBB value	\$12,260.52	6%	\$14,221.20
M & T Bank	128 North Hennessy Court or 128 North Edwards Court Scranton, PA 18504 Lackawanna County Recorded in Lackawanna County Recorder of Deeds Office on June 4, 2012; PIN 14518030027; Appraisal done by J. Conrad Bosley in May, 2017.	\$85,651.76	4.25%	\$63,850.92
City of Scranton	Delinquent waste disposal	\$2,461.44	9%	\$3,060.00

- F. Surrender of Collateral. Debtor(s) surrenders the following assets to secured creditors. Upon confirmation of the plan, bankruptcy stays are lifted as to the collateral to be surrendered. This provision does not prejudice a creditor's right to move to lift the stay prior to confirmation.

Name of Creditor	Description of Collateral to be Surrendered
-NONE-	

- G. Lien Avoidance. The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to Section 522(f) (this section should not be used for statutory or consensual liens such as mortgages):

Name of Creditor	Description of Collateral
-NONE-	

THE DEBTOR(S) PROPOSES TO AVOID THE JUDICIAL LIEN OF THE CREDITOR(S) IN THIS PLAN. CONFIRMATION OF THE PLAN SHALL CONSTITUTE A FINDING OF VALUATION AND ALLOWANCE OF EXEMPTIONS PURSUANT TO § 522(f). NO ADVERSARY COMPLAINT OR MOTION WILL BE FILED AND THE JUDICIAL LIEN WILL BE AVOIDED BY A CONFIRMATION ORDER UPON DISCHARGE. IF THE CREDITOR(S) WISHES TO CONTEST THE AVOIDANCE OF THE LIEN, THE CREDITOR(S) MUST FILE A TIMELY OBJECTION TO THIS PLAN. OTHERWISE, CONFIRMATION OF THE PLAN WILL AVOID THE LIEN UPON DISCHARGE.

H. Optional provisions regarding duties of certain mortgage holders and servicers.

Property of the estate vests upon closing of the case, and Debtor elects to include the following provisions. (Check if applicable)

- ☒ Confirmation of the plan shall impose an affirmative duty on the holders and/or servicers of any claims secured by liens, mortgages and or/deeds of trust on the principal residence of the Debtor to do the following:
- (1) Apply the payments received from the Trustee on the pre-petition arrearage, if any, only to such arrearage. If the plan provides for an allowed payment of post-petition arrearages as set forth in Section 2C, apply those payments to only the post-petition arrearages.
 - (2) Deem the pre-petition arrearage as contractually current upon confirmation of the plan for the sole purpose of precluding the imposition of late payment charges or other default-related fees and services based solely on the pre-petition default or defaults.
 - (3) Apply the post-petition monthly mortgage payments made by the Debtor to the post-petition mortgage obligations as provided for by the terms of the underlying mortgage note. Late charges may be assessed on post-petition payments as provided by the terms of the mortgage and note.

3. PRIORITY CLAIMS

A. Allowed unsecured claims entitled to priority under section 1322(a) will be paid in full unless modified under Section 8:

Name of Creditor	Estimated Total Payment
-NONE-	

B. Administrative Claims:

- (1) Trustee fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee, not to exceed 10%.
- (2) Attorney fees. Check one box:

☒ In addition to the retainer of \$ 1,810.00 already paid by the debtor, the amount of \$ 2,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).

☐ \$_____ per hour, to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the requested amount of compensation approved by the Court.
- (3) Other administrative claims.

Name of Creditor	Estimated Total Payment
-NONE-	

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified. Includes unsecured claims, such as co-signed unsecured debts, that will be paid in full even though all other unsecured claims may not be paid in full.

Name of Creditor	Reason for Special Classification	Amount of Claim	Interest Rate	Total Payment
-NONE-				

- B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. The following executory contracts and unexpired leases are assumed (and pre-petition arrears to be cured in the plan) or rejected (so indicate):

Name of Creditor	Description of Collateral	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment	Assume/Reject
-NONE-						

6. REVESTING OF PROPERTY: (Check One)

- ☐ Property of the estate will vest in the Debtor upon confirmation. (Not to be used with Section 2H)
☒ Property of the estate will vest in the Debtor upon closing of the case.

7. STUDENT LOAN PROVISIONS

(NOTE: If you are not seeking to discharge a student loan(s), do not complete this section.)

Name of Creditor	Monthly Payment	Interest Rate	Pre-petition Arrears	Total Payment
-NONE-				

8. OTHER PLAN PROVISIONS

- A. Include the additional provisions below or on an attachment. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

- Secured Creditors Aaron's , Net Federal Credit Union and Snap-On Tools are being paid through the Trustee at reduced monthly payments for a principal portion with 4% interest. The unsecured portions are being treated with general unsecured creditors. The interest rate for NET Federal Credit Union shall be 7.74%.
- Mortgage creditor M & T Bank (Landview Loan Servicing, LLC) will receive normal monthly payments through the Trustee of \$763 /per month. The arrears will be paid through this Plan with 4.25% interest.
- Trustee payments will be garnished from the bi-weekly wages of the Debtor husband.
- Monthly conduit payments shall be paid by the Chapter 13 Trustee to M&T Bank, NE Federal Credit Union and Crescent Bank and Trust.

9. ORDER OF DISTRIBUTION:

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: General unsecured claims.
Level 8: Untimely filed unsecured claims to which the Debtor has not objected.

GENERAL PRINCIPLES APPLICABLE TO ALL PLANS

All pre-petition arrears and cramdowns shall be paid to the Trustee and disbursed to creditors through the plan.

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor. Claims filed after the bar date that are not properly served on the Trustee will not be paid. The Debtor is responsible for reviewing claims and filing objections, if appropriate.

Dated: July 31, 2017 _____

/s/ Raymond W. Ferrario
Raymond W. Ferrario 35096
Attorney for Debtor

/s/ Dominick Talarico
Dominick Talarico
Debtor

/s/ Maureen Talarico
Maureen Talarico
Joint Debtor